**Solution 1**

Applying **Entity rule** to convert Student, Lender, Load, Institution and DisburseLine into tables with primary keys and other columns for each table.

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| Student(StdNo, StdName, StdAddress, StdCity, StdState, StdZip, StdEmail)  Lender (LenderNo, LendName)  Institution (InstNo, InstName, InstMascot)  Loan (LoanNo, ProcDate, DisbMethod, DisbBank, DateAuth, NoteValue, Subsidized, Rate)  DisburseLine (DateSent, OrigFee, GuarFee, Amount) |